ABSTRACT OF DISCLOSURE

A communications network-enabled method and apparatus for determining and providing solutions to meet compliance and risk management standards and requirements, including asking, via a communications network, a user a plurality of questions in an electronic format that adapts a subsequent question based on a user inputted answer to a previous question, determining applicability of at least one of a law, a statute, a regulation, an industry standard and a policy based on the answer, determining enabling information, customized to the user's industry and assisting the user in prioritizing and allocating user resources to comply with the at least one of a law, a statute, a regulation, an industry standard and a policy that was determined to be applicable, based on the answer.